

FIG. 1

200

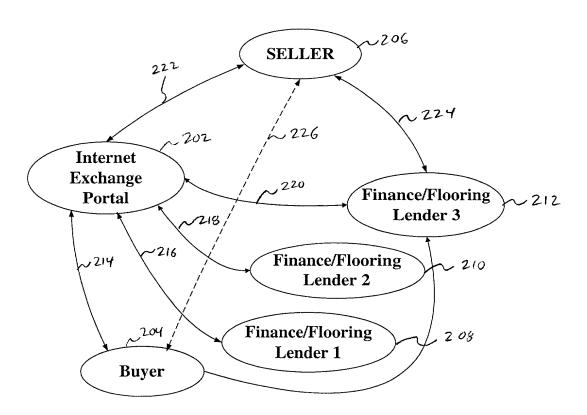


FIG. 2

Start Internet Exchange Portal Financing Routine

Portal transmits completed financing applications to each lender Lenders evaluate buyer's financing application and either accept buyer's requested flooring amount, propose a different flooring amount, or reject the application Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 314 316 317 318 318 319 319 319 319 319 319		
Generate a single generic financing application which includes a consolidated list of financial questions Transmit generic financing application to buyer Buyer completes and returns a completed generic application to portal Portal populates fields within each lender's financing application form using data provided by the buyer in the completed generic application Portal transmits completed financing applications to each lender Jenders evaluate buyer's financing application and either accept buyer's requested flooring amount, propose a different flooring amount, or reject the application Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 322	Buyer, seller, and lenders register with internet exchange portal	302
Transmit generic financing application to buyer Buyer completes and returns a completed generic application to portal Portal populates fields within each lender's financing application form using data provided by the buyer in the completed generic application Portal transmits completed financing applications to each lender Lenders evaluate buyer's financing application and either accept buyer's requested flooring amount, propose a different flooring amount, or reject the annihication Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 322	Request a financing application form from each lender	304
Buyer completes and returns a completed generic application to portal Portal populates fields within each lender's financing application form using data provided by the buyer in the completed generic application Portal transmits completed financing applications to each lender Lenders evaluate buyer's financing application and either accept buyer's requested flooring amount, propose a different flooring amount, or reject the application Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 310 311 312 313 314 315 316 317 318 318 319 319 319 310 310 311 310 311 311	Generate a single generic financing application which includes a consolidated list of financial questions	306
Portal populates fields within each lender's financing application form using data provided by the buyer in the completed generic application 1312 Portal transmits completed financing applications to each lender Lenders evaluate buyer's financing application and either accept buyer's requested flooring amount, propose a different flooring amount, or reject the application Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 322	Transmit generic financing application to buyer	308
Portal transmits completed financing applications to each lender Lenders evaluate buyer's financing application and either accept buyer's requested flooring amount, propose a different flooring amount, or reject the application Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 312 314 315 316 317 317 318 318 318 318 319 319 319 310 311 311 311 311	Buyer completes and returns a completed generic application to portal	310
Lenders evaluate buyer's financing application and either accept buyer's requested flooring amount, propose a different flooring amount, or reject the application Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 320 Lender transmits flooring funds to seller	Portal populates fields within each lender's financing application form using data provided by the buyer in the completed generic application	312
requested flooring amount, propose a different flooring amount, or reject the application Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 320	Portal transmits completed financing applications to each lender	314
Buyer wins auction for goods hosted by the portal and selects flooring lender Lender transmits flooring funds to seller 320	requested flooring amount, propose a different flooring amount, or reject the	316
Lender transmits flooring funds to seller 322	Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller	318
Lender transmits flooring runds to serier	Buyer wins auction for goods hosted by the portal and selects flooring lender	320
Seller awards auctioned goods to buyer according to lender's flooring terms 324	Lender transmits flooring funds to seller	322
	Seller awards auctioned goods to buyer according to lender's flooring terms	324

End

Fig. 3